

AMENDMENT TRANSMITTAL LETTER			Docket No. 37202/028001; 990090	
Application No. 09/487,233-Conf. #2923	Filing Date January 19, 2000	Examiner H. T. Dass	Art Unit 3692	

Applicant(s): Scott D. Cook et al.

Invention: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.
The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	19	- 101 =	0	x 50.00	0.00
Independent Claims	2	- 16 =	0	x 210.00	0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

☒ Large Entity
 ☐ Small Entity

☒ No additional fee is required for this amendment.

☐ Please charge Deposit Account No. _____ in the amount of \$ _____.
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☒ The Director is hereby authorized to charge and credit Deposit Account No. 50-0591
 as described below. A duplicate copy of this sheet is enclosed.

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☒ Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.

/Robert P. Lord/ _____ Dated: January 24, 2008
 Robert P. Lord
 Attorney/Agent Reg. No.: 46,479

OSHA · LIANG LLP
 1221 McKinney St., Suite 2800
 Houston, Texas 77010
 (713) 228-8600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott D. Cook et al.

Confirmation No.: 2923

Application No.: 09/487,233

Art Unit: 3692

Filed: January 19, 2000

Examiner: H. T. Dass

For: CONSUMER-DIRECTED FINANCIAL
TRANSFERS USING AUTOMATED
CLEARINGHOUSE NETWORKS

REPLY UNDER 37 CFR §1.116

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Final Office Action dated November 30, 2007, please
reconsider this application in view of the following.